

UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF FLORIDA

(October 17, 2005)

The Court will withhold or delay discharge for each of the following reasons:

- The debtor has not filed with the court form B23 regarding completion, or a waiver of the financial management class.
- A discharge was already received within the prior four years if filing a chapter 7, 11 or 12 or within the prior two years if filing a chapter 13.
- The debtor has not filed the required certifications regarding domestic support obligations.
- A motion to delay discharge is pending, including those related to section 522(q)(1), 727(a)(12), 1141(d)(5)(c), and 1228(f) and Interim Bankruptcy Rule 1007(b)(8) and the filing of tax returns under section 521(f).
- The filing fee has not been paid (unless waived by the Court).
- A hearing is pending concerning a reaffirmation agreement in which an undue hardship is indicated.
- For those debtors required to file an Interim Bankruptcy Rule 1007(b)(8) related statement; if the filed statement declares that:

: there is **NO** pending proceeding in which the debtor may be found guilty under section 522(q)(1)(A) or found liable for a debt in section 522(q)(1)(B), a discharge can not be provided earlier than 30 days after the filing of the statement. If a related motion to delay discharge is filed prior to the 30 days, the discharge will not be entered pending direction to be provided via resolution of the motion.

: there **IS** a pending proceeding in which the debtor may be found guilty under section 522(q)(1)(A) or found liable for a debt in section 522(q)(1)(B), the discharge will not be entered pending direction to be provided via the resolution of the pending proceedings and any related motions.

Note: If the statement is not filed at all as required, the discharge will not be entered.